

MAINE DEPARTMENT OF HEALTH AND HUMAN SERVICES

Medicare Prescription Drug Coverage – Federal Low-income Subsidy / State Wrap*
MaineCare and Low Cost Drug for the Elderly and Disabled (DEL) Members

Participation in the federal Medicare Prescription Drug Coverage (Medicare Part D) includes cost-sharing for members based on eligibility for the Federal Low-income Subsidy assistance. Through the DEL program, the state will assist MaineCare and DEL Members with some of the Medicare Part D costs. ***The information in the chart below is not all-inclusive. There are important conditions upon which the State will provide wrap benefits to MaineCare and DEL Members.**

	Monthly Premium		Annual Deductible		Co-payment / Co-insurance		Coverage Gap		Catastrophic Benefit	
	FED	State Wrap	FED	State Wrap	FED	State Wrap	FED	State Wrap	FED	State Wrap
Deemed Eligible: <ul style="list-style-type: none">o Dual (Medicare/MaineCare)o DEL Member enrolled in Medicare Savings Programs (QMB, SLMB, QI)o SSI only (vast majority of SSI recipients in Maine are Duals)	\$0	N/A	\$ 0	N/A	Duals who are Residents of NF: \$0 All Others Based on Income: <100%FPL \$1 / \$3 co-payment >100%FPL \$2 / \$5 co-payment	Exempt from MaineCare co-payments [refer to MaineCare Benefits Manual 1.09-2 A-K]: 100% co-payments Residents of Residential Care Facilities Level I - IV: 100% co-payments All others: 100% <u>generic</u> drug co-payments; 50% of <u>brand</u> name drug co-payments (reduced to \$1.50 or \$2.50)	No gap	N/A	No cost share after total drug expenses reach out-of-pocket threshold of \$3,600	N/A
SSA Determined LIS Eligible: Income below 135% FPL and resources <\$6,000 single; <\$9,000 couple MSP eligibility indicated	\$ 0	N/A	\$ 0	N/A	\$2 / \$5 co-payment	100% <u>generic</u> drug co-payments; 50% of <u>brand</u> name drug co-payments (reduced to \$2.50)	No gap	N/A	No cost share after total drug expenses reach out-of-pocket threshold of \$3,600	N/A
SSA Determined LIS Eligible: Income below 135% FPL and resources >\$6,000 <\$10,000 single; >\$9,000 <\$20,000 couple MSP eligibility indicated	\$ 0	N/A	\$50	½ (\$25)	15% of cost of covered drugs	Up to \$2 of <u>generic</u> drug co-payments; 50% of <u>brand</u> name drug co-payments up to \$10 per prescription	No gap	N/A	\$2 / \$5 co-payments after total drug expenses reach out-of-pocket threshold of \$3,600	Up to \$2 of <u>generic</u> drug co-payments; 50% of <u>brand</u> name drug co-payments
SSA Determined LIS Eligible: Income between 135% - 150% FPL and resources <\$10,000 single; <\$20,000 couple MSP eligibility indicated income within 135% FPL + state disregards	Sliding scale	100% not covered by the federal LIS	\$50	½ (\$25)	15% of cost of covered drugs	Up to \$2 of <u>generic</u> drug co-payments; 50% of <u>brand</u> name drug co-payments up to \$10 per prescription	No gap	N/A	\$2 / \$5 co-payments after total drug expenses reach out-of-pocket threshold of \$3,600	Up to \$2 of <u>generic</u> drug co-payments; 50% of <u>brand</u> name drug co-payments
Not LIS eligible: Income > 150% FPL or resources > \$10,000 single; >\$20,000 couple	Estimate \$32	100%	\$250	½ (\$125)	25% of the cost of covered drugs between \$250 - \$2,250 in drug expenses	Up to \$2 of <u>generic</u> drug co-payments; 50% of <u>brand</u> name drug co-payments up to \$10 per prescription	No benefit between \$2,250 and \$5,100 in drug expenses	Effective 7/21/2006, DEL coverage based on MaineCare FPL	5% co-insurance or \$2 / \$5 co-payment, whichever is greater	Up to \$2 of <u>generic</u> drug co-payments; 50% of brand name drug co-payments up to \$10 per prescription